

### Seniors Need More Flexibility, Time to Choose Drug Plan

#### Chicago Sun-Times Editorial

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In urging Medicare recipients to sign up for the new prescription drug program, President Bush hailed it as the greatest advance in health care for seniors since the introduction of Medicare 40 years ago. What he didn't say was that it might take another 40 years -- or at least a lot longer than the May 15 sign-up deadline -- for seniors to figure out what their choices are, which plans are best for them and how to fill out the forms to get the benefits.

Enrollment in the program began Tuesday, but in a survey, six of 10 seniors characterized their understanding of the new benefit as "not too well" at best and "not at all" at worst -- and only one in five planned to enroll. They were wracked with confusion even after spending hours poring through the sometimes misleading 98-page booklet distributed by the Department of Health and Human Services, seeking advice from pharmacies and organizations such as AARP, and/or consulting with the friends and relatives the president asked to help them with the process.

In proposing a bill that would give seniors until the end of 2006 to choose a Medicare prescription drug plan, a group of congressmen including two Illinois Democrats, Rep. Jan Schakowsky and Sen. Dick Durbin, have gone to bat for the millions of Americans who need more time to choose a plan that promises to save 30 percent to 40 percent on prescription medications. There are 42 million people on Medicare rolls.

"The plan is so confusing that even a Harvard lawyer would have a tough time figuring it out," said Schakowsky, whose other co-sponsors are Sen. Charles Schumer (D-N.Y.) and Sen. Bill Nelson (D-Fla). In Cook County, dozens of plans are available, offered by companies that present dizzying combinations of coverable medicines, deductibles, premiums and

co-payments. It's difficult enough to make out the numbers on the charts listing the plans. Without one-on-one assistance, many seniors find that understanding them can be an ordeal. From a plan that will cost \$724 billion over 10 years, clarity is the least we can ask.

Giving seniors more time to enroll in a plan will relieve some of the pressure, which may itself pose a health problem. In addition, the bill would spare them a stiff penalty: a 1 percent increase in the insurance premium for every month they enroll after the May deadline. (These premiums can be as little as \$25 or as much as \$130.) And it would allow seniors to redo their plan to correct mistakes they may have been goaded into making by a competing company's hard sell, or switch plans altogether.

Alas, one mistake that appears beyond correction is the failure of Medicare reformers to come up with a uniform drug benefit -- one that benefits seniors and people with disabilities.